

Fill in this information to identify the case:

Document

Page 1 of 4

Debtor 1 Anna Ihana

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of Illinois (Chicago)

Case number 18-06461

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**

JPMorgan Chase Bank, National Association

Court claim no. (if known): \_\_\_\_\_

**Date of payment change:**

Must be at least 21 days after date of this notice

04/25/2018

Last 4 digits of any number you use to identify the debtor's account:

0 5 6 3**New total payment:**Principal, interest, and escrow, if any \$ 259.37**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Line of Credit - Variable Rate Change

Current mortgage payment: \$ 255.52New mortgage payment: \$ 259.37

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Ann Nguyen \_\_\_\_\_ Date 04/02/2018 \_\_\_\_\_  
Signature

Print: Ann Nguyen \_\_\_\_\_ Vice President \_\_\_\_\_  
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A. \_\_\_\_\_

Address Chase Records Center Attn: Correspondence Mail \_\_\_\_\_  
Number Street  
700 Kansas Lane, Mail Code LA4-5555 \_\_\_\_\_  
Address 2  
Monroe LA 71203 \_\_\_\_\_  
City State ZIP Code

Contact phone 866-243-5851 \_\_\_\_\_ PCN\_Escalations@restricted.chase.com \_\_\_\_\_  
Email

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois (Chicago)

Chapter 13 No. 18-06461

Judge: Timothy A. Barnes

In re:

Anna Ihana

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 04, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Anna Ihana  
6110 N Springfield Ave.

Chicago IL 60659

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

David H Cutler  
Cutler & Associates, Ltd.  
4131 Main St.

Skokie IL 60076

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Marilyn O Marshall  
Trustee  
224 South Michigan Ste 800

Chicago IL 60604

/s/Ann Nguyen

Vice President

JPMorgan Chase Bank, N.A.

“This is an open-end home equity line of credit with interest calculated, in arrears, on a simple interest rate basis. This means that the principal balance, the interest rate and the finance charge may vary from day to day. For the reason, it is not possible to determine the interest rate and minimum payment amount on a prospective basis. The figures reflected in this payment change notice are based on the terms of the loan.”